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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/800,461	03/07/2001	Lydia Breck	40655.0700	3738
7590	11/04/2004		EXAMINER	
HOWARD L.SOBELMAN			WINTER, JOHN M	
Snell & Wilmer L.L.P.			ART UNIT	PAPER NUMBER
One Arizona Center			3621	
400 East Van Buren				
Phoenix, AZ 85004-2202				
DATE MAILED: 11/04/2004				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/800,461	BRECK ET AL.
	Examiner	Art Unit
	John M Winter	3621

— The MAILING DATE of this communication appears on the cover sheet with the correspondence address —
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 16 August 2004.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 18,19,22-25,31-33,36,38-45,51,55 and 56 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) 23-25,31-33,36 and 38-45 is/are allowed.
- 6) Claim(s) 18,19,22,51,55 and 56 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____.
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
	6) <input type="checkbox"/> Other: _____.

DETAILED ACTION

Claims 18-19,22-25,31-33,36,38-45,51,55 and 56 remain pending.

Response to Arguments

The Applicants arguments filed on August 16, 2004 have been fully considered.

Claim Rejections - 35 USC §101

35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefore, subject to the conditions and requirements of this title.

Claims 18,19 22, 51,55 and 56 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. In claim 18 the applicant claims identifying at least one primary account; generating a secondary transaction number that is configured to facilitate a transaction associating the secondary transaction number with said at least one primary account issuing the secondary transaction number to a first party to facilitate a transaction with a second party wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction; allowing the first party to select and define conditions-of-use parameters. wherein the parameters place limits on how the secondary transaction number may be used; associating the conditions-of-use parameters with the secondary transaction number; and, storing the condition of use parameters in one or more account database fields associated with the secondary transaction number.

In claim 19 and 22 the applicant claims method for facilitating a transaction similar in scope to claim 18.

In claim 51 the applicant claims identifying at least one primary account; generating a method for facilitating an electronic line of credit system involving a secondary transaction number comprising the following steps: issuing a line of credit to a participating first or second party; causing to be processed an application from the first party requesting to be issued a secondary transaction number; causing to be issued to the first party a secondary transaction number that is associated with the line of credit, wherein the secondary number is used to facilitate a transaction; and, providing the secondary transaction number to a first party, wherein the secondary transaction number may only be used with a specified second party to facilitate a transaction.

In claim 55 and 56 the applicant claims method for facilitating a transaction similar in scope to claim 51.

These processes might be performed without the aid of any technology and therefore the claimed methods are not within the technological arts.

All that is necessary to make a sequence of operational steps in a statutory process within 35 U.S.C. 101 is that it be in the technological arts so as to be in concordance with

Art Unit: 3621

the Constitutional purpose to promote the progress of "useful arts" *In re Musgrave*, 431 F.2d 882 167 USPQ 280 (CCPA 1970)

A claim is limited to a practical application when the method, as claimed, produces a concrete, tangible and useful result: i.e. the method recites a step or act of producing something that is concrete, tangible and useful. See *AT&T v. Excel Communications Inc.*, 172 F3d at 1358, 50 USPQ2dat 1452.

Allowable Subject Matter

Claims 23-25, 31-33, 36, 38-45 are allowable over the prior art record.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to John M Winter whose telephone number is (703) 305-3971. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on (703)305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

JMW
October 27, 2004



JAMES P. TRAMMELL
SUPERVISOR